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RECEIVED

JUL 11 2005

UTAH STATE
INSURANCE DEPT

**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

KIM RYAN JENSEN

9860 South 700 East, Suite 8

Sandy, UT 84070

License No. 36567

STIPULATION
&
ORDER

Docket No. 2005-065 LC

Enf. Case No. 1647

STIPULATION

1. Respondent, Kim Ryan Jensen, is a licensed insurance agent in the State of Utah, holding License No. 36567.
2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:
 - a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;
 - b. Respondent admits the Findings of Fact and Conclusions made therefrom;
 - c. Respondent stipulates to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

3. Respondent is aware of his right to a hearing at which he may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived his right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to his rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for the purpose of disposition of the matter entitled herein.

DATED this 7 day of July, 2005.



KIM RYAN JENSEN

UTAH INSURANCE DEPARTMENT
M. Gale Lemmon, Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. In an application for renewal of his license received in the department on February 7, 2005, Respondent answered "Yes" to the question "have you completed the required continuing education hours?"
2. The department instituted an audit dated March 10, 2005, regarding Respondent's continuing education compliance.
3. The results of the department's audit revealed that Respondent had completed only 5 of the required 18 continuing education hours, and was given 30 days in which to complete the required continuing education.
4. Respondent had been sent a letter of admonition for the same violation in 2003 for failing to complete at that time the required continuing education prior to submitting a renewal certifying that they had been completed.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. In falsely certifying in his application for renewal of his license that he had completed the required continuing education when such was not the case, Respondent violated Utah Code Annotated § 31A-2-202(6).
2. Respondent is subject to the assessment of an administrative forfeiture of up to \$2,500.00 pursuant to Utah Code Annotated § 31A-2-308(1)(b)(i), and is subject to the

suspension of his license under Utah Code Annotated § 31A-23a-111(4)(b)(ii)(A) and (4)(b)(ix), and to having his license placed on probation for up to 24 months under Utah Code Annotated § 31A-23a-112.

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:

ORDER

IT IS HEREBY ORDERED:

1. Respondent is assessed an administrative forfeiture in the amount of \$750.00, to be paid within 30 days of the date of this Order.
2. Respondent's insurance agent's license is placed on probation for a period of 24 months beginning on the date of this Order. The terms of the probation are:
 - a. Respondent shall pay the administrative forfeiture assessed herein in a timely manner;
 - b. Respondent shall complete all required continuing education requirements prior to submitting his next application for renewal of his license; and
 - c. Respondent shall have no further violations of the Utah Insurance Code or Rules or of any order of the Commissioner.

NOTIFICATION

You are hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$2,500.00 per violation and the suspension or revocation of your license, and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require

that you report this action to them.

DATED this 14th day of July, 2005.

D. KENT MICHIE
INSURANCE COMMISSIONER

A handwritten signature in cursive script, reading "Mark E. Kleinfeld", is written over a horizontal line.

MARK E. KLEINFELD, Esq.
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

CERTIFICATE OF MAILING

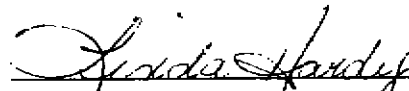
I do hereby certify that on this date I mailed, by regular mail, postage prepaid, a true and correct copy of the attached:

**STIPULATION
&
ORDER**

To the following:

Kim Ryan Jensen
9860 South 700 East, Suite 8
Sandy, UT 84070

DATED this 14th day of July, 2005


Linda Hardy Insurance Technician
Utah Department of Insurance
State Office Building, Room 3110
Salt Lake City, UT 84114-6901
(801) 538-3813

Invoice**Due Date** 08-13-2005**Amount Due**

\$750.00

Invoice ID 250300**Payor ID** 44396**Total Amount Remitted** \$

Make Checks Payable To:

Utah Insurance Department**3110 State Office Building****Salt Lake City, UT 84114-6901**

KIM RYAN JENSEN
9860 S 700 E SUITE 8
SANDY UT 84070

Invoice ID 250300**Payor ID** 44396**Invoice Print Date** 07-14-2005**Items:**

07-14-2005 Monetary Penalty Individual

750.00

Amount Due..... \$750.00